

United States Bankruptcy Court
Western District of MichiganIn re:
Stacy A. Christmas
DebtorCase No. 14-04844-jtg
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0646-1

User: roundtrd
Form ID: b9aPage 1 of 2
Total Noticed: 64

Date Rcvd: Jul 22, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2014.

db Stacy A. Christmas, 5325 Van Orden Rd, Lot 730, Webberville, MI 48892-8728
 tr +Scott A. Chernich, Foster Swift Collins & Smith PC, 313 South Washington Square, Lansing, MI 48933-2195
 smg +SECRETARY OF THE TREASURY, 1500 Pennsylvania Ave NW, WASHINGTON, DC 20220-0001
 7417760 AT&T Mobility - Bankruptcy Dept, PO Box 309, Portland, OR 97207-0309
 7417756 Advance Cash, 6030 S Pennsylvania Ave Ste 9, Lansing, MI 48911-5283
 7417757 Advanced Radiology, 401 W Greenlawn Ave, Lansing, MI 48910-2819
 7417759 Allied Collection Group, 400 Allied Ct, Zeeland, MI 49464-2219
 7417762 Cash Store, 5525 S Cedar St Ste 3, Lansing, MI 48911-3860
 7417763 +Comcast Cable Communications, 1 Comcast Ctr, Philadelphia, PA 19103-2833
 7417764 Consumers Energy, 1 Energy Plaza Dr, Jackson, MI 49201-2357
 7417767 Enhanced Recovery Corporation, PO Box 57547, Jacksonville, FL 32241-7547
 7417768 Family Health Center of Williamston, 319 W Grand River Ave, Williamston, MI 48895-1300
 7417772 Hamlin Mobile Homes, The American Center, 27777 Franklin Rd Ste 200, Southfield, MI 48034-8205
 7417773 Harris & Harris, Ltd., 111 W Jackson Blvd Ste 400, Chicago, IL 60604-4135
 7417774 Independent Bank of Williamston, 1245 E Grand River Rd, Williamston, MI 48895-9394
 7417775 Ingham County Health Department, PO Box 30161, Lansing, MI 48909-7661
 7417776 +Ingham Regional Medical, 401 W Greenlawn Ave, Lansing, MI 48910-0899
 7417779 JD Byrider, 4811 S Cedar St, Lansing, MI 48910-5471
 7417778 Janis & Mark Ferris, 8405 Goodwin Rd, Lyons, MI 48851-9671
 7417780 John D. Bradshaw, PC, PO Box 50431, Kalamazoo, MI 49005-0431
 7417781 +Lake Trust Credit Union, 501 S Capitol Ave, Lansing, MI 48933-2331
 7417783 Lansing Professional Business Bureau, PO Box 290, Saint Johns, MI 48879-0290
 7417784 McLaren, Patient Accounts, 2727 S Pennsylvania Ave, Lansing, MI 48910-3488
 7417785 MediCredit, PO Box 1629, Maryland Heights, MO 63043-0629
 7417788 Orbit Leasing, PO Box 9534, Wyoming, MI 49509-0534
 7417789 Port Huron Music Center, 2700 Pine Grove Ave Unit 4, Port Huron, MI 48060-2877
 7417791 Richard A. Patton, Esq., Oade, Stroud & Kleiman, PC, 200 Woodland Pass, East Lansing, MI 48823-2000
 7417792 Samuel P. Henkel, 2525 E Paris Ave SE Ste 100, Grand Rapids, MI 49546-6191
 7417793 +Sparrow Health System, 1215 E Michigan Ave, Lansing, MI 48912-1896
 7417795 St. Joseph Mercy Hospital - Chelsea, 5301 McAuley Dr, Ypsilanti, MI 48197-1051
 7417796 +State of Michigan, Dept. of Treasury Office of Collections, PO Box 77437, Detroit, MI 48277-0001
 7417800 Weed Man, PO Box 128, Holt, MI 48842-0128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ksavage@savagelawplc.com Jul 22 2014 22:17:23 Kimberly L. Savage,
 Savage Law PLC, 1483 Haslett Road, Haslett, MI 48840
 smg +E-mail/Text: rayrl@michigan.gov Jul 22 2014 22:18:22 MI DEPT OF TREASURY,
 COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668
 smg +E-mail/Text: bankruptcynoticeschr@sec.gov Jul 22 2014 22:17:52 SECURITIES & EXCHANGE COMM,
 BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 Andy Vara,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 Daniel J. Casamatta,
 Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 David W. Asbach,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 Dean E. Rietberg,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 Habbo G. Fokkena,
 Office of the United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 Matthew T. Cronin,
 Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 Michael V. Maggio,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 Michelle M. Wilson,
 Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,
 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 Office of the U.S. Trustee,
 The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Jul 22 2014 22:17:44 United States Trustee,
 Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,
 Grand Rapids, MI 49503-2837

District/off: 0646-1

User: roundtrd
Form ID: b9aPage 2 of 2
Total Noticed: 64

Date Rcvd: Jul 22, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

7417758 EDI: AFNIRECOVERY.COM Jul 22 2014 22:03:00 AFNI, 1310 Martin Luther King Dr,
Bloomington, IL 61701-1465
 7417754 EDI: AAEO.COM Jul 22 2014 22:03:00 Aaron's Sales and Lease, 1015 Cobb Place Blvd NW,
Kennesaw, GA 30144-3672
 7417755 E-mail/Text: june@ar-s.net Jul 22 2014 22:17:37 Account Receivables Solutions,
301 N Clinton Ave, Saint Johns, MI 48879-2513
 7417761 +E-mail/Text: dhall@cimamed.com Jul 22 2014 22:18:04 Capital Internal Medicine Assoc,
3955 Patient Care Way, Lansing, MI 48911-4271
 7417763 +E-mail/Text: ned_fre-bankruptcies@cable.comcast.com Jul 22 2014 22:18:29
Comcast Cable Communications, 1 Comcast Ctr, Philadelphia, PA 19103-2833
 7417765 EDI: CREDPROT.COM Jul 22 2014 22:03:00 Credit Protection Associates, 13355 Noel Rd,
Dallas, TX 75240-6837
 7417766 EDI: DTEE.COM Jul 22 2014 22:03:00 DTE Energy, 1 Energy Plz, Detroit, MI 48226-1221
 7417770 E-mail/Text: bankruptcynotification@frontiercorp.com Jul 22 2014 22:18:32
Frontier Communication, 19 John St, Middletown, NY 10940-4918
 7417771 E-mail/Text: dleabankruptcy@hrblock.com Jul 22 2014 22:17:27 H&R Block, PO Box 677463,
Dallas, TX 75267-7463
 7417777 EDI: IRS.COM Jul 22 2014 22:03:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114-0326
 7417782 +E-mail/Text: collections@lbwl.com Jul 22 2014 22:17:39 Lansing Board of Water & Light,
1232 Haco Dr, Lansing, MI 48912-1672
 7417786 EDI: MID8.COM Jul 22 2014 22:03:00 Midland Funding, LL, 8875 Aero Dr,
San Diego, CA 92123-2255
 7417787 +E-mail/Text: skakalis@nicfn.com Jul 22 2014 22:17:42 Nicholas Financial Inc.,
2454 N McMullen Booth Rd, Clearwater, FL 33759-1343
 7417790 +E-mail/Text: bankruptcyp@rentacenter.com Jul 22 2014 22:18:33 Rent A Center,
ATTN: Customer Care, 5501 Headquarters Dr, Plano, TX 75024-5845
 7417794 EDI: NEXTEL.COM Jul 22 2014 22:03:00 Sprint, PO Box 4191, Carol Stream, IL 60197-4191
 7417797 EDI: AISTMBL.COM Jul 22 2014 22:03:00 TMobile, PO Box 742596, Cincinnati, OH 45274-2596
 7417798 E-mail/Text: lreveles@troycapital.com Jul 22 2014 22:17:25 Troy Capital, LLC,
2660 S Rainbow Blvd, Las Vegas, NV 89146-4004
 7417799 E-mail/Text: edinkel@vikingservice.com Jul 22 2014 22:18:36 Viking Client Services, Inc.,
PO Box 59207, Minneapolis, MN 55459-0207
 7417801 +E-mail/Text: BKRMailOps@weltman.com Jul 22 2014 22:18:08 Weltman, Weinberg & Reis, Co.,
2155 Butterfield Dr Ste 200S, Troy, MI 48084-3463
 7417802 E-mail/Text: wow_bankruptcy@wideopenwest.com Jul 22 2014 22:18:36 Wow, PO Box 4350,
Carol Stream, IL 60197-4350
 TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7417769 ##First Bank of Delaware, 1000 Rocky Run Pkwy, Wilmington, DE 19803-1455

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2014 at the address(es) listed below:

Kimberly L. Savage on behalf of Debtor Stacy A. Christmas ksavage@savagelawplc.com,
G2342@notify.cincompass.com
Scott A. Chernich JPhillips@fosterswift.com, mi44@ecfcbis.com

TOTAL: 2

UNITED STATES BANKRUPTCY COURT District of Western District of Michigan

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/18/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stacy A. Christmas
5325 Van Orden Rd
Lot 730
Webberville, MI 48892-8728

Case Number: 14-04844-jtg	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-8728
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Attorney for Debtor(s) (name and address): Kimberly L. Savage Savage Law PLC 1483 Haslett Road Haslett, MI 48840 Telephone number: 517-515-5000	Bankruptcy Trustee (name and address): Scott A. Chernich Foster Swift Collins & Smith PC 313 South Washington Square Lansing, MI 48933 Telephone number: (517) 371-8133
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Meeting of Creditors

Date: **September 9, 2014**

Time: **01:00 PM**

Location: **U. S. Post Office & Courthouse Bldg., 315 W. Allegan, Room 101, Lansing, MI 48933**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 11/10/14

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: One Division Ave., N. Room 200 Grand Rapids, MI 49503 Telephone number: (616)456-2693	For the Court: Clerk of the Bankruptcy Court: DANIEL M. LAVILLE
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Hours Open: Monday – Friday 8:00 AM – 4:00 PM	Date: 7/21/14
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EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. (Applies to cases filed on or after October 17, 2005)
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. Please note that possession of cell phones is prohibited at first meetings.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonments	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment must file a request with the Court.
Refer to Other Side for Important Deadlines and Notices	